Teacher Shubha leads a science class in a Dell-supported DE Center in Bangalore, Karnataka.

Cover: Children of migrant laborers learn at a seasonal hostel in Jhangi village, Cohesion Foundation Trust, Gujarat.
The American India Foundation is dedicated to catalyzing social and economic change in India.

MISSION

To contribute to building an India where all people can gain access to education, health care and livelihood opportunities, and where all Indians can realize their full potential.

To build a trusted bridge between the dreams and aspirations of individuals who care about India and their realization.

To provide a secure channel for philanthropic funding from the United States and its effective investment in the best Indian non-governmental organizations that have innovative and scalable projects.

To build a professional organization that is secular, transparent, credible and accountable for all its activities.

VISION

The Opportunity to learn
The Opportunity to provide for a family
The Opportunity to have a healthy baby

The Opportunity to share
The Opportunity to connect
The Opportunity to make a difference

AIF: A BRIDGE TO OPPORTUNITY
Dear Friend:

Earlier this year, the earthquake in Haiti was a stark reminder of the 2001 earthquake in Gujarat. Both tragedies took their heaviest toll on those who were already poor. Both left survivors in need of help from people outside their communities’ and national borders. And in both cases, fellow citizens, members of the ethnic diaspora, and people around the world responded by pledging financial support and helping to rebuild affected areas.

One of the positive outcomes of Gujarat was the establishment of the American India Foundation. Founded in the aftermath of the earthquake to assist with the rebuilding efforts, AIF quickly expanded its mission to provide long-term solutions to social and economic problems in India. With an emphasis on strategic partnerships—now including more than 100 Indian nongovernmental organizations—that produce real results, it has brought together people in the United States and India to invest in programs that improve education, livelihoods, and public health for marginalized populations. AIF demonstrates the good that can result when we are moved to action and join together to achieve common goals.

As AIF approaches the end of its first decade, I thank those who have contributed to its success so far, and I look forward to your continued involvement as AIF works to ensure that India’s best days lie ahead.

Sincerely,

William Jefferson Clinton

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from our
HONORARY CHAIR

Rukhsana, a rickshaw group coordinator, collects loan payments. Bhartiya Micro Credit, Uttar Pradesh.
Dear Friend:

“The achievement we celebrate today is but a step, an opening of opportunity, to the greater triumphs and achievements that await us. Are we brave enough and wise enough to grasp this opportunity and accept the challenge of the future?”
- Jawaharlal Nehru

As we near the end of AIF’s first decade, we can take pride in our commitment to providing opportunities for the marginalized. We have touched the lives of over a million Indians through our work, and have brought about policy changes that benefit even greater numbers.

When we founded AIF in 2001, we were unsure of the scope or extent of our work. We knew that there was a yearning among Americans to contribute to India’s development in an impactful way, and we set out to meet that need.

Today, we feel like we have just scratched the surface of the change we can catalyze in India, and there is so much more we can do. The magnitude of the challenge we face is laid out starkly by recent studies indicating that the approximately 421 million Indians living in poverty in India’s eight poorest states exceeds that of the entire African continent.

Our shift to a signature program-based approach has positioned us to rapidly grow to scale in India. These five programs, i.e. the Learning and Migration Program (LAMP), Market Aligned Skills Training (MAST), Rickshaw Sangh, Digital Equalizer (DE) and the AIF Clinton Fellowship for Service in India, have grown steadily since their start and are demonstrating significant impact on a large scale.

In April 2010, India enacted the Right of Children to Free and Compulsory Education Act, which affords every child aged six to fourteen the right to free and compulsory education. Important provisions for which AIF advocated, such as such as the ability for migrant children to re-enter school after dropping out, were included in this legislation. As the Act is implemented, AIF needs to continue investing in innovative solutions to ensure that marginalized communities like seasonal migrant workers fully benefit from the access provided by the legislation.

Maintaining our momentum in India in the face of a tough fundraising environment in the US is a major challenge of ours. We remain confident that our work will continue to attract donors interested in social and economic change in India.

As you read through this annual report and observe the personal triumphs, the societal breakthroughs, and the promises for a better future, we remind you that these successes have come through the opportunities you have helped create. Yet, we are constantly reminded that the challenges that lie ahead of us are large, and there is still a long way to go towards our ultimate goals.

We hope that you continue to support the economic and social progress in India with us through your charity, your involvement, and your time. Once again, we thank you dearly for your support.

With regards,

Rajat Gupta       Victor Menezes
AIF Chairs

Lata Krishnan          Pradeep Kashyap
AIF Vice Chairs

From our BOARD OF DIRECTORS

Parvati Hembram, a health worker, counseling Vilasani Panhari, a mother with a newborn child, in her home at Hensa village. MANSI. Jharkhand.
Dear Friend:

On behalf of the Board of Directors, Trustees and staff of AIF, I am pleased to present this summary of our accomplishments over the past year. We are pleased to complete a decade of work this year, and can look back on our successes and trials with a sense of progress and accomplishment.

AIF continues to experience significant programmatic growth that has now impacted over a million lives. The persistent global economic downturn has brought clarity to the themes and issues that are most important to us and forced us to increase the efficiency of projects. Globally, as resources to advance the impoverished are reduced, we must redouble our fundraising efforts.

Our focus areas remain education, livelihood, and public health, but we have increased our focus on our five signature programs to ensure their growth in terms of coverage and quality. These particular programs have been a boon to AIF; their successes during the past year have allowed us to receive national media attention resulting in the increased direct participation of the government (state and central) and the private sector.

The following is a brief overview of our programs’ achievements and future plans:

**Learning and Migration Program (LAMP):** LAMP has now reached out to around 230,000 children in migration-prone regions. Due to this level of success, AIF was able to engage with the central government and help create a government directive asking all states to earmark a part of their education budgets for children of seasonal migrants. In April 2010, the Right of Children to Free and Compulsory Education Act was enacted. While this Act is a major step in the right direction, AIF and its partners need to work hard over the next few years to make sure that real changes are implemented in communities.

**Digital Equalizer (DE):** This program has created innovative, cost-effective, scalable, and sustainable models that serve to inspire students by increasing their access to digital technology. We have reached 750,000 children through this model and plan to evolve this to program over the next years to a “Knowledge Equalization” program where the focus of program is not only improved access but improved learning levels.

**Market Aligned Skills Training (MAST):** The MAST program trained over 22,000 individuals this past year while the cumulative number of people trained over the life of this program had crossed 47,000 with a job placement rate of over 70 percent. MAST will continue to train throughout India in the coming two years to reach our goal of 100,000 youth. We are increasing our focus on females and individuals with disabilities in the coming years.

**Rickshaw Sangh:** This program has reached over 10,000 rickshaw drivers and allowed them to gain a higher level of social independence through various quantifiable social benefits such as access to ID cards, life and health insurance, bank accounts, municipal permits, and uniforms. These social benefits have been attained by over 90 percent of the drivers who have participated in the program.

**The AIF Clinton Fellowship Program:** The Clinton Fellowship continues to be one of our most successful programs. The number of well-qualified applicants we receive for this Fellowship far outstrips the number of available spots, signifying its appeal. In June 2010, 19 Clinton Fellows graduated from the ten-month program, and there is a new class of 27 Fellows set to begin in September 2010. The total number of Fellows over the years has almost reached 300, and we plan to grow this program to a level of 100 Fellows annually in the next five years.

In the coming year, AIF will continue to scale-up and improve our major programs and further define criteria for our innovation programs (including our Maternal and Newborn Survival Initiative and the Maitree Dairy program). Over the longer term, we are considering entrance into new areas that are of pressing relevance in India, such as gender, access to clean water, and governance. We will also strive to cultivate a younger generation of active U.S. participants and diversify and expand our Board.

As we close this decade and look towards the next, we can savor the progress we’ve made while still looking forward and working towards our ultimate goal of societal equality and progress for all Indians. Although we attempt to measure our accomplishments by quantifying individuals reached, money leveraged, and programs enacted, it is difficult to convey the depth and breadth of how we’ve positively impacted the lives marginalized Indians since 2001, and this work could not have been done without supporters like you.

With heartfelt gratitude for your support,

Dr. Sanjay Sinho
Chief Executive Officer
SNAPSHOT of AIF

PROGRAM AREAS

EDUCATION: Universalizing elementary education and increasing access to higher education
LIVELIHOOD: Increasing income security and options for workers in the informal sector
PUBLIC HEALTH: Improving maternal and child health

SIGNATURE PROGRAMS

LAMP (LEARNING & MIGRATION PROGRAM): Educating children in migration-prone areas
DIGITAL EQUALIZER: Incorporating technology into education to prepare students for the 21st century workforce
MAST (MARKET ALIGNED SKILLS TRAINING): Skills training for unemployed youth in high-growth job sectors
RICKSHAW SANGH: Enabling rickshaw pullers to own their vehicles
AIF CLINTON FELLOWSHIP FOR SERVICE: Young American professionals serving with Indian NGOs to build their capacity

PILOT PROGRAMS

MAITREE DAIRY: Women-run dairy collective in and areas
MATERNAL & NEWBORN SURVIVAL INITIATIVE: Promoting ante- and post-natal health for women and newborns and encouraging institutional child birth.

OPERATIONAL APPROACHES

INVESTING IN NGOs to develop and scale innovative models of change
DEVELOPING LEADERS and social entrepreneurs to lead change movements
ADVOCATING WITH THE GOVERNMENT to create and implement effective policies
PARTNERING WITH DONORS to maximize philanthropic investment

CURRENT PRESENCE in INDIA

DE - Orissa
102 Schools
DE - Punjab
200 Schools
DE - Karnataka
210 Schools
DE - Tamil Nadu
154 Schools
DE - Andhra Pradesh
86 Schools
DE - Delhi
11 Schools

DE - Uttarakhand
95 Schools

Education Partners
● Livelihood Partners
● Public Health Partners
● Clinton Fellowship Partners
● Digital Equalizer Centers
In April 2010, the Indian government formulated policies to operationalize the landmark legislation, The Right of Children to Free and Compulsory Education Act 2009. The Act guarantees free and compulsory education to all children between the ages of 6 and 14. For children of migrant laborers, this legislation holds the promise of education on which LAMP first shone a light.

Over the past six years, LAMP has educated over 225,000 children, and through advocacy with the central and state governments has laid the groundwork for many more children to gain an education.

Considering that most LAMP students had only limited access to a quality education until just three years ago, their performance as detailed below is outstanding.

- Across the country, students in LAMP averaged a 98 percent pass rate in 7th grade examinations, which is significantly higher than students in the same area who are not part of LAMP.
- In Nuapada, Orissa, 100 percent of the 1,032 children in grades 7 to 12 passed their end-of-year exams. These children’s families migrate to Andhra Pradesh every year to work in brick kilns.
- In Kutch, Gujarat 96 percent of 497 children in grades 7 through 12 passed their end-of-year exams. These children’s parents migrate seasonally for salt-making, animal-grazing and charcoal-making.
- In the 10th grade exam, which is a major milestone for children in India, 161 LAMP students took the exam, and 96 percent passed. Comparatively, the average pass rate for this exam in LAMP areas is between 55 and 60 percent. Further, 30 per cent of LAMP students scored first divisions compared to 10 percent among non-LAMP children.

This year, the LAMP program entered its second phase with an emphasis on saturation coverage of children in migration-prone areas, improving the quality of education being imparted to children, and extending coverage to 10th grade.

To improve the quality of the program, half the children covered by LAMP participated in a Learning Enrichment Pilot to bring students with serious learning deficits up to age-appropriate learning levels. NGO partners benefitted from a series of training programs over the year that increased their knowledge of pedagogical techniques and content. LAMP facilities were enriched with increased resources such as libraries, sports, exposure visits and computers.

In the coming year, AIF is working closely with its LAMP partners to identify ways in which they can leverage the provisions of the Right to Education Act to rapidly increase the number of children covered by the program and to ensure that they receive a high quality education.

<table>
<thead>
<tr>
<th>CURRENT LAMP PARTNERSHIPS</th>
<th>LOCATION</th>
<th>TOTAL COVERAGE</th>
<th>BOYS</th>
<th>GIRLS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cohesion Foundation Trust</td>
<td>Gujarat</td>
<td>1,454</td>
<td>1,272</td>
<td>1,182</td>
</tr>
<tr>
<td>Setu</td>
<td>Gujarat</td>
<td>1,534</td>
<td>822</td>
<td>712</td>
</tr>
<tr>
<td>Lokadrusti</td>
<td>Orissa</td>
<td>1,795</td>
<td>1,833</td>
<td>1,530</td>
</tr>
<tr>
<td>Vikas Sahyog Pratiyoshan</td>
<td>Maharashtra</td>
<td>1,468</td>
<td>441</td>
<td>506</td>
</tr>
<tr>
<td>Nidan</td>
<td>Bihar</td>
<td>1,507</td>
<td>1,440</td>
<td>1,057</td>
</tr>
</tbody>
</table>

CUMULATIVE COVERAGE SINCE INCEPTION: 225,760

Ramila sits engaged deeply in conversation with the children around her. They listen attentively as she articulates each letter of the alphabet. Ramila is a teacher at the LAMP seasonal hostel in Gujarati village in Gujarat.

Ramila, started teaching in the LAMP program three years ago, having just completed her 10th standard classes at the age of 18. The children whom she teaches reside at the seasonal hostel while their parents migrate to the salt pans of Gujarat for work.

“It is not just about educating the children, but also educating the parents about the importance of education,” Ramila says. “Nowadays, the success of the children’s education speaks for itself, whether it is 12-year old children reading letters to their parents or helping family members fill out medical paper work. The seasonal hostels of LAMP have provided not just education to the children, but also improved the families of these children.”

From teaching coaching classes to mobilizing the community, Ramila works hard to ensure that migrant families leave their children at the seasonal hostels to ensure their further education. “If they go and work with their parents, they will forget everything they have learned.”

Ramila says “I want the children of the community to remember me, and seeing them accomplish so much at these hostels inspires me to go and study further. My self confidence has grown immensely over the last three years. My parents are proud of the work I am doing and at times, the community will ask for my advice, and this makes me feel very good about myself and the work I am doing.”
AIF's Digital Equalizer (DE) program is a computer-aided learning program that bridges the education and digital divide in India by preparing thousands of children to compete in the digital economy. Targeting children in Grades 6 and above, DE imparts computer and internet education to teachers and students through project-based learning techniques.

To date, DE has covered over 24,000 teachers and 725,000 children in 2,054 schools across India. The 2009-10 school year saw the DE program complete three years in a number of schools. The 2010-11 year will see 384 schools being brought into the DE program in Punjab, Karnataka, Orissa and Andhra Pradesh.

Programmatically, DE is focused on measuring and improving learning outcomes. DE Coordinators, who support the teachers in schools, now have a standardized Instructor-Led Training Manual that guides their interaction with teachers. DE is implementing strong quality management measures by focusing on efficient delivery, tracking the application of methodology at the classroom level, and receiving continuous inputs from teachers and students.

DE is also experimenting with innovations that would enable a better program at a lower cost. These innovations include:

- A centralized training model in Orissa that brings teachers together for a common training followed by periodic mentoring and support at the school level.
- 20 Dell Centers for Excellence for Teachers in Andhra Pradesh DE schools that will enhance teachers' ability to utilize technology.
- 10 Dell Connected Classrooms across three cities to serve as models for linking technology to learning outcomes of students.
- Video-led instruction in partnership with Google to reduce quality variations in the delivery of curriculum.
- Scholarship program for 20 students in Orissa to enable them to continue their education beyond 10th grade.

Evaluations of the program show that in DE schools, parents feel their children's learning is enhanced, students are more likely to use computers and the internet in their education, and teachers utilize computers at a much higher rate to design classroom projects.

Mrs. Bhagirathi is a 49-year old teacher at a Government School in Puttenhalli, Bangalore. She has taught Hindi, Kannada, English, and Social Science to students in 6th and 7th grade for the past 19 years. Six years ago, her elbow weakened and she can no longer write on the blackboard. “I kept my condition quiet, as I love to teach and did not want to retire,” says Mrs. Bhagirathi.

In addition to students, DE empowers teachers, the critical change makers in schools. Teachers receive three years of computer training, learning how to use them to enhance their teaching. The availability of computers at the school as a teaching tool has ended her fear of having to give up teaching. She notes, “With the computer, I do not feel the pain so much and I am finding that I am learning so much so quickly with the help of the training. I can also use the computers to teach the children on my subjects and do not have to worry about my elbow causing me pain as it did when I had to write on the blackboard.”

Mrs. Bhagirathi spends extra hours after school with the DE facilitator, Venu, who has been training her on the use of computers. “I am always delighted to see what the children create with the computers and the internet. We are no longer limited to our sources of information since the computers and internet have come to our school. I am very happy to know that I can continue my passion and see the children blossom with the assistance of these computers and the DE program,” she concludes.

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>SCHOOLS</th>
<th>TEACHERS</th>
<th>STUDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab</td>
<td>200</td>
<td>1,600</td>
<td>60,000</td>
</tr>
<tr>
<td>Karnataka</td>
<td>210</td>
<td>1,380</td>
<td>41,829</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>56</td>
<td>975</td>
<td>37,140</td>
</tr>
<tr>
<td>Orissa</td>
<td>102</td>
<td>838</td>
<td>31,000</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>156</td>
<td>2,761</td>
<td>149,123</td>
</tr>
<tr>
<td>Delhi</td>
<td>11</td>
<td>105</td>
<td>5,795</td>
</tr>
<tr>
<td>Total 2009-2010</td>
<td>265</td>
<td>2,333</td>
<td>294,896</td>
</tr>
<tr>
<td>CUMULATIVE COVERAGE SINCE INCEPTION: 725,000 STUDENTS</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
AIF’s MAST program addresses the critical need of increasing the employability of India’s youth. The program’s uniqueness lies in skills training for youth in high-growth professions in local job markets.

MAST begins with a systematic identification of skills in demand by area businesses. Training modules are developed in partnership with local employers. The training incorporates hard and soft skills, preparing young people with technical abilities and the professionalism to be successful in entry-level positions.

In the past year AIF expanded the MAST program to the states of Delhi, Punjab, Rajasthan. The program has trained 47,750 young people and placed 71 percent of them in jobs.

Significantly, over 40 percent of the trainees are women. For many of the women, the program is a big step forward, as they often are the first in their families to secure employment in the formal sector.

MAST has found support for its expansion from the government as well as the private sector. Companies are supportive of the program because they get well-trained and reliable employees. The central and state governments have a major focus on the employability of youth through such programs like the National Skill Development Mission. MAST has successfully combined these sources of demand with community mobilization through partner NGOs to create an effective model of public-private partnership.

In addition to the quantitative expansion of the past year, the MAST program also took steps to increase the quality of the program. The implementation of standardized curricula for specific modules has led to more effective delivery of skills training to the youth. In addition, regular meetings of the nine NGO partners has surfaced innovations and challenges that have improved the overall program. These meetings have also enabled the beginning of a common advocacy platform for the further advancement of youth employability issues.

AIF also organized a MAST exposure visit for leading media outlets in India. The visit raised awareness of innovations in the youth development field and initiated positive stories of youth. The visit, which centered on Saath, the largest NGO partner, resulted in stories in national media outlets such as *Economic Times*, *Hindustan Times*, *Mint* and *Times of India*.

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**CURRENT MAST PARTNERSHIPS**

<table>
<thead>
<tr>
<th>PARTNER</th>
<th>LOCATION</th>
<th>TRAINED</th>
<th>PLACED</th>
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</thead>
<tbody>
<tr>
<td>Saath Charitable Trust</td>
<td>Gujarat</td>
<td>28,317</td>
<td>20,458</td>
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<tr>
<td>Nav Bharat Jagriti Kendra</td>
<td>Jharkhand</td>
<td>5,620</td>
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<tr>
<td>Amulya Foundation for Social Welfare</td>
<td>West Bengal</td>
<td>2,576</td>
<td>1,793</td>
</tr>
<tr>
<td>Barogar Mahila Seva Samiti</td>
<td>Chhattisgarh</td>
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<td>Dream and Beauty Charitable Trust</td>
<td>Rajasthan</td>
<td>258</td>
<td>189</td>
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<tr>
<td>Vatsalya</td>
<td>Rajasthan</td>
<td>331</td>
<td>168</td>
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<tr>
<td>CAP Foundation</td>
<td>Tamil Nadu</td>
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<tr>
<td>Aide-et-Action</td>
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<tr>
<td>Child Survival India</td>
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<td>N/A</td>
</tr>
</tbody>
</table>

CUMULATIVE COVERAGE SINCE INCEPTION: 47,750

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**ABIDA SHEIKH**

“I love the colours, materials, textiles and putting them all together to make something creative,” says Abida Sheikh about her new job at Ratan Textiles in Jaipur.

Abida, 35, has been tailoring garments for 2 months at the Ratan Textiles factory after having successfully completed a MAST tailoring course run by Vatsalya, an AIF partner NGO.

Abida, lives with her one-year-old child at her parents’ home. Abida’s husband left before she gave birth and she has not heard from him or received any financial support.

Since completing the course and being employed, Abida feels her life has taken a huge upward step. “I feel so much more independent and confident now. Every month, I can proudly contribute financially to my family and make sure I am saving money for my child’s education.”

Abida’s sister, Zainab, also participated in a MAST hospitality course. Sheikh, Abida’s father, says “We are very blessed to have both our daughters working and helping with the household expenses now. We have also seen them become more confident.”

Abida concludes, “Taking the MAST course has made me want to make something of myself. The training I received has helped me make good decisions and one of these is to make sure I can offer the best for my child.”
The Rickshaw Sangh program incorporates tools of micro-finance, entrepreneurship development, and social enterprise to improve livelihoods of cycle rickshaw drivers. In the past three years, AIF has enabled 10,000 rickshaw drivers to become owners of their vehicles, thereby creating a life-changing asset.

The estimated 8 million rickshaw drivers in India are close to the bottom of the economic ladder in burgeoning urban areas. Unable to access loans from commercial lenders for the $250 it takes to buy a rickshaw, the drivers remain indebted to rickshaw owners, who charge exorbitant rental rates for poorly maintained vehicles and provide no services like insurance.

Bringing together NGOs and commercial banks, AIF is changing this pattern by linking rickshaw drivers to commercial credit facilities. The NGOs organize rickshaw drivers into joint liability groups, in which a group of drivers take responsibility for a group of individual loans. AIF catalyzes the loans from the banks by providing a first loan default guarantee.

Over the course of the past year, AIF has increased the scale of its program, more than doubling the number of rickshaw drivers who have become vehicle owners. Apart from the increase in scale, there have been three other significant developments in the program.

1. Empowering women in the family. Almost all rickshaw drivers are men. Yet, empowerment of women is critical to achieving the maximum social impact. To address this, some NGO partners are experimenting with the spouse having joint ownership of the asset. In addition, NGO partners report that with the enhanced earnings of the rickshaw drivers, many of their spouses are able to open their own micro-enterprises such as a vegetable stall or a tea shop.

2. Increasing dignity of the profession. Rickshaw drivers in the program are given identification cards, municipal permits, uniforms, and new rickshaws. These factors create a sense of pride and reduce harassment from local authorities and passengers.

3. Increased economic security. Rickshaw drivers also receive vehicle insurance, bank accounts and municipal permits. These benefits help the drivers to save and provide a security net in case of accidents.

AIF is moving to scale up the program even further, with plans to continue its aggressive growth rate. Recognizing the importance of media coverage and engaging various stakeholders, AIF has transformed Rickshaw Sangh into public events, which include media and other relevant stakeholders. AIF hosts periodic meetings of all NGO partners to share experiences and coordinate plans for the future.

Ahmed Ali

Ahmed Ali started driving a cycle rickshaw in Lucknow 25 years ago. Until last year, Ahmed rented the cycle rickshaw he drove. “I had no choice but to rent a rickshaw, in order to provide for my family,” says Ahmed, now 45 years old. Like many other rickshaw drivers, Ahmed found it difficult to save any money after paying the rent and upkeep of the rickshaw. With a family of eight children, Ahmed needed a way to increase his income.

Last year, Ahmed joined the Rickshaw Sangh program, through which he was able to purchase his own vehicle. “The community mobilizers visited our homes and explained to us that we could be part of an organisation that would help us to become cycle rickshaw owners,” said Ahmed. I had seen some of these rickshaw drivers in their smart uniforms, with identity cards around Lucknow, and I saw how they did not have as much trouble with the authorities as we did. They look like a community in themselves.”

Ahmed talks about the benefits of joining the program, saying “It makes us very proud to be part of this community. We all have new rickshaws, insurance, identity cards, mobile phones and radios on our rickshaws for passengers to enjoy. Most importantly, passengers trust us because of our uniforms and do not dispute our fares. When my rickshaw needs fixing, I have the peace of mind that it can be repaired through the program, without me being overcharged.”

The positive image of Rickshaw Sangh members has led to other rickshaw drivers wanting to participate. Says Ahmed, “Since I joined the program, many drivers have approached me asking how they can also be a part of it. This makes me feel proud and respected in my community.”

Since becoming a Rickshaw Sangh member, Ahmed has started creating an economic foundation for his children. His oldest son also joined the program and is now saving approximately 700 rupees ($15) a month. Ahmed notes, “My youngest daughter has now been enrolled in the local school. It is because of this program, I am able to ensure at least one of my children can go to school.”
AIF CLINTON FELLOWSHIP

Connecting people between India and the United States is an integral part of AIF’s vision. Though today’s technology makes communication easy, it cannot replace human interaction where exposure to real life situations allows one to explore and learn. In this spirit, AIF offers young professional Americans the opportunity to serve in India through the AIF Clinton Fellowship for Service in India.

The Fellowship develops the next generation of young American leaders through a 10-month program of working with credible and high-impact Indian NGOs. Equipped with this experience, the Fellows become ambassadors for service to the marginalized in India.

The 2009-10 Class was made up of 19 Fellows who worked with 17 NGOs across India. The members of the class were an experienced group, with over 80 percent having professional experience and almost half having worked outside of the United States.

Each member of the Class worked on a project that contributed to the ability of their host organization to better serve their community. Some examples of the Fellows’ accomplishments include:

1. Initiated a technology-oriented career education center for young adults in Bangalore.
2. Developed a manual, ‘Narrative Spaces: A Recovery Program for Women with Mental Illness,’ for women recovering from mental illness in Tamil Nadu.
3. Conducted a business and livelihood study of copper bell artisans and developed a health insurance scheme for local artisans in Gujarat.
4. Developed materials for a new English program for rural schools in Andhra Pradesh.
5. Implemented a material recovery and composting facility for waste collectors in Patna.

In the past year, a Delhi-based NGO, Praxis, conducted an operational assessment of the Clinton Fellowship. Based on this research, the program is implementing an improved NGO management and support system, targeted leadership development modules for Fellows, and an online community for alumni.

Since 2001, 291 young Americans have worked with over 150 Indian NGOs through the AIF Clinton Fellowship for Service. Alumni have become transformative leaders and entrepreneurs in business, international development, academia, journalism and other fields, and together represent a collective force and organized network for sustaining a long-term agenda dedicated toward change in India.

2009-10 CLINTON FELLOWSHIP PARTNERSHIPS

<table>
<thead>
<tr>
<th>PARTNER LOCATION</th>
<th>PARTNERSHIPS LOCATION</th>
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<tbody>
<tr>
<td>Aid India Tamil Nadu</td>
<td>Jeevika West Bengal</td>
</tr>
<tr>
<td>AIF Digital Equalizer Karnataka</td>
<td>Janaagraha Karnataka</td>
</tr>
<tr>
<td>Arudip Foundation West Bengal</td>
<td>Dream a Dream Karnataka</td>
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<tr>
<td>Ashoka Youth Ventures Maharashtra</td>
<td>Ranganathaswami Trust</td>
</tr>
<tr>
<td>Anudip Foundation West Bengal</td>
<td>YRC Care Tamil Nadu</td>
</tr>
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<td>Banyan Tamil Nadu</td>
<td>Nidan Bihar</td>
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<tr>
<td>Ashram Paryavaran Vidyalya Uttarakhand</td>
<td>Saath Gujarat</td>
</tr>
<tr>
<td>Anudip Foundation West Bengal</td>
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<td>AIF Digital Equalizer Karnataka</td>
<td>AIF Digital Equalizer Karnataka</td>
</tr>
</tbody>
</table>

CHARLES IANUZZI Garhwal Morning

Before the first alarm, you wake. Even the warmest blood covers from this cold. Shuffling feet interrupt the December silence until ten settle in as statues in Anandji’s room. He is your mentor and he opens meditation:

“Be as effortless as possible. To live innocently is to live without the boundary of ego. To live without ego is to live in harmony with the whole.”

A bell rings hollow—school. Teachers spring down the stone path as students climb from the villages. Everyone races the second bell and the start of mindfulness exercises, first standing outdoors then inside, seated. Teachers join APV to evolve through mindfulness; oxymoronically, their introspection is always displayed for the students.

Teachers animate an enthusiasm for learning through practical experiences. To study botany, students go to the plants. Atop the ridge lies a grassy field, eye peaks of the Chinese border visible to the east. The life cycle, and health benefits of rose hips are today’s lesson. The class submerges beside you in the thicket, thorns bloodying skin and tearing clothes. Curiosity counters pain, and you return bearing both fruit and dialogue. Questions about plant structure, function, utility will dominate the week.

After school, work begins in the kitchen. Less satisfying tasks—chopping onions, peeling garlic—are often yours, but you work faithfully to absorb the atmosphere as well. After dinner, everyone scurries to the fire. Insufficient electricity barely ignites the filaments, so tonight your English lesson devolves into candlelight storytelling.

“And now, in the end, let us pray for the well-being of all creatures: May all creatures move from darkness to light.”

You do pray, for the sustenance of the community and the happiness of the children. You pray for growth, both for yourself and the philosophy so that others might too grow. You pray for those surrounding statues, a family whose loves you reciprocate, a family who shares both the brutal trials and exhilarating joys that fall daily in Garhwal.

Charles Ianuzzi worked on curriculum and syllabus development at APV School in Anjanisain, Uttarakhand.
India has among the highest rates of maternal and child mortality in the world. The Indian government made reducing these rates a national priority and has dedicated considerable resources towards innovative solutions.

AIF, which began its public health work with a focus on HIV/AIDS, expanded its efforts to broadly encompass maternal and child health as well as orphaned and vulnerable children (OVC). As a result, AIF is addressing health adversities disproportionately affecting these populations.

In 2009, AIF launched the Maternal and Newborn Survival Initiative (MANSI) in Seraikella block of Seraikella-Kharsawan district in Jharkhand state. This is one of the poorest districts in the state, which itself has the second highest maternal and infant mortality rates in India. The overall goal of the program is to reduce maternal and child mortality and morbidity, and to create a replicable and sustainable model of public-private partnership.

MANSI is a public-private partnership that includes local communities, the Tata Steel Rural Development Society, the Jharkhand Ministry of Health, and SEARCH, a well-recognized maternal health organization. The project aims to directly benefit 17,513 women aged 15-49 and 6,368 children below the age of two years. Additionally, through 700 health workers it will provide indirect benefit to 80,000 people in the coverage area.

Within MANSI, Community-based Operating Partners will generate community demand for health services by mobilizing village residents for collective action. These partners will have Volunteer Maternal and Newborn Health Animators who will disseminate health information and promote healthy practices. Mobile clinics will visit eight to ten villages every fortnight. The project will also work with private health care providers and the Health Ministry to provide comprehensive emergency obstetric care services. The innovations will support institutional deliveries in public and private facilities by implementing a modified version of the National Maternity Benefit Scheme and create a community and home-based newborn care model.

In addition to the MANSI project, AIF is continuing its partnership with the Bill and Melinda Gates Foundation to improve the health of orphans and vulnerable children. AIF's work in this area is focused on children of seasonal migrants covered through the Learning and Migration Program (LAMP).

CURRENT PUBLIC HEALTH PARTNERSHIPS

<table>
<thead>
<tr>
<th>PARTNER</th>
<th>LOCATION</th>
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<tbody>
<tr>
<td>MANSI</td>
<td>Jharkhand</td>
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<tr>
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<td>Jharkhand</td>
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<tr>
<td>HIV/AIDS</td>
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<tr>
<td>Breakthrough India</td>
<td>Uttar Pradesh and Karnataka</td>
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<tr>
<td>Community Health Education Society</td>
<td>Tamil Nadu</td>
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<tr>
<td>Idiosync Media Combine</td>
<td>Uttarakhand and Delhi</td>
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<tr>
<td>Lepra Society</td>
<td>Andhra Pradesh</td>
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<td>Samraksha</td>
<td>Karnataka</td>
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<td>Andhra Pradesh and Tamil Nadu</td>
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REKHA

“When Rekha was born in my house 18 years ago, I was instructed to not eat for the next three to five days,” says Mokri Maltur, grandmother to Rekha’s new born son. A lot has changed in Seraikela block of Kharaswan district in Jharkhand since then. Rekha delivered her child at the local hospital, to which she was taken by the local village Maternal And Newborn Survival Initiative (MANSI) asha worker.

Rekha began visiting the local MANSI clinic in the last two months of her pregnancy. She had heard about it from the local asha worker. “At the clinic, we were educated about the importance of immunization and nutrition of both my baby and me,” says Rekha. “Even my husband, Dileep, knows that the baby must have all the injections to stop disease. We learnt about this from the doctor at the clinic and the asha worker, who came to visit me regularly at home.”

The local asha workers receive 300 Rupees ($7) for assisting a mother to the hospital to deliver the baby. They also provide education on nutrition and medical care to expecting mothers and families, along with home visits. “I am very happy that I can see my daughter and grandson receive good medical care and education, which were not available to me,” says Mokri. “We did not have the same education for our children, so many fell ill. I am thankful for the local asha workers for helping our family and for a healthy grandson,” she says.
SUMMITS
AIF hosted three summits, in New York, New Delhi and the Bay Area, in the past year. The seminars highlighted issues on which AIF works, and brought together donors, policy makers, academics, civil-society workers and concerned citizens to engage in conversation.

The New York Summit took place in September 2009. The theme was “Philanthropy for Sustainable Development,” and it explored the idea of how economic growth in India can level the playing field for everyone to succeed with a focus on the underserved communities. Mr. N.R. Narayana Murthy, the Chairman and Chief Mentor of Infosys Technologies Ltd., was the keynote speaker.

The New Delhi Summit, titled “Investing in Technology: The Learning Return,” was a forum for discussion on the challenges and successes of implementing computer-aided learning in India’s under-resourced government schools, and facilitated cross-sharing of learnings from various experiences. The event, held in January 2010, was sponsored by HP and chaired by Dr. Isher Judge Ahluwalia, Chairperson, Indian Council for Research on International Economic Relations (ICRIER), and member of the AIF India Advisory Council.

The Bay Area Summit, which took place in May 2010 in partnership with the Stanford University Center for South Asia, featured Mr. David Bornstein as the keynote speaker. The Summit, titled “Transformative Potential of Social Entrepreneurship,” featured social entrepreneurs from India and US-based experts in the field.

LEADERSHIP TRIP
In January 2010, AIF hosted its annual Leadership Trip to connect senior stakeholders in the organization with AIF’s work on the ground in India. The trip included attending the launch of a Rickshaw Sangh program in Lucknow, a visit to a Market Aligned Skills Training site in Ludhiana, and the New Delhi Summit. Over 20 supporters of AIF participated in the trip.

GALAS
In November 2009, AIF hosted three galas in San Francisco, Boston and Los Angeles. All three galas were successful in attracting donors and raising money for programs.

- At the Sixth Annual Bay Area Gala, AIF honored Mr. Brad Smith, President and CEO of Intuit, and Mr. William Draper III, General Partner of Draper Richards LLP for their corporate and philanthropic commitments to India. The gala, which raised over $1.2 million, was attended by around 300 guests.

- 500 New Englanders gathered at the Third Annual Boston Gala to raise over $500,000 for AIF’s programs, with a special emphasis on DE. At the Gala, AIF honored Mr. Mani Subramaniam, Chairman of Keane, and formerly the President of Wipro Systems.

- At a star-studded gala in Los Angeles, AIF’s Southern California chapter honored Ustad Zakir Hussain and Mr. Anil Kapoor for their role in building the cultural bridge between the United States and India. The Sixth Annual Gala raised over $450,000.

In May 2010, AIF hosted its Annual New York Gala, which raised over $1.5 million. AIF honored Mr. Robert McDonald, Chairman and CEO of Procter & Gamble, and Mr. Adi Godrej, Chairman of Godrej Industries. In addition, Mr. Salman Rushdie presented Mrs. Parmeshwar Godrej a special award for Leadership in Philanthropy.

YOUNG PROFESSIONALS
AIF’s young professional and junior chapters around the United States continue to develop the next generation of leaders. Fundraising events were held in New York, the Bay Area, Southern California and Chicago. This year, some of AIF’s young volunteers also chose to spend time with AIF NGO partners, interacting with children at partner NGOs in India through the LAMP and DE programs. AIF intends to support and expand these volunteer opportunities in the coming year.

OUTREACH and ENGAGEMENT

All of AIF’s programmatic work in India is possible due to the support of a large number of volunteers, donors and other stakeholders. AIF thoughtfully engages a diverse coalition of supporters through its fundraising and outreach activities across the United States and India.

The Delhi Summit had significant substance and passion of AIF’s coordinators was awesome; their eyes climb aboard their rickshaws brought tears to one’s eyes; I felt really proud of our work and at the same time I realized how many more needy rickshaw pullers were out there.

The DE program is close to my heart. As a child, I attended one of the schools that now has a DE Center. This year, I developed a greater appreciation and understanding of the impact our efforts are having on these deserving kids. The enthusiasm and the spark in their eyes was all telling. I hope they go on to become the shining lights they can and want to be and in turn become a beacon of hope for those that follow them. The dedication and passion of AIF’s coordinator was awesome, that is the real secret to our success.

The Delhi Summit had significant substance and participation. As a former educator, I was drawn quite a bit to the issues. I came away with a richer perspective and understanding of the current landscape and the lenses that different constituencies were viewing the issues from.”

VENKAT SRINIVASAN
Boston-based Venkat Srinivasan is an AIF trustee. He participated in the AIF Leadership Trip in January 2010 to see AIF’s programs on the ground and understand the impact they were having. He captured his thoughts on the trip in an email shortly after returning.

“From the Rickshaw Sangh to the DE schools, the MAST program and then the conference, for me, it was an inspiring and moving experience. I left the trip with a deep desire and commitment to help AIF scale much more.”

At the Rickshaw Sangh launch, seeing the families climb aboard their rickshaws brought tears to one’s eyes; I felt really proud of our work and at the same time I realized how many more needy rickshaw pullers were out there.

The DE program is close to my heart. As a child, I attended one of the schools that now has a DE Center. This year, I developed a greater appreciation and understanding of the impact our efforts are having on these deserving kids. The enthusiasm and the spark in their eyes was all telling. I hope they go on to become the shining lights they can and want to be and in turn become a beacon of hope for those that follow them. The dedication and passion of AIF’s coordinator was awesome, that is the real secret to our success.

The Delhi Summit had significant substance and participation. As a former educator, I was drawn quite a bit to the issues. I came away with a richer perspective and understanding of the current landscape and the lenses that different constituencies were viewing the issues from.”
Dear Friends:

It is time to render an accounting of how we spent your dollar during this past year. We are thankful to you for your contributions. This past year has not been easy for many, economically and financially. Compared to previous years, the revenue and support fell short. We had already planned our programs and the year ended with a substantial deficit. We have always kept our administration expenses as low as possible. This year, we had to cut these further. AIF eliminated two managerial paying positions. I joined as Chief Financial Officer at a salary of $1 per annum and others assumed additional responsibilities as well.

On the programs side, I am glad to report that we expanded our operations in Education and Livelihood areas substantially. We had to be selective in Public Health area and concentrate upon some specific areas related to women and children. Special efforts were made to extend benefits to more girls in education, and more females in livelihood areas. In the case of Rickshaw Sangh in the livelihood sector, financial help was provided to owners who joined their spouses in ownership and agreed to better family conditions.

Percentagewise, the programs accounted for 84.2 percent of our total expenses. General administration and fund raising expenses accounted for 6.3% and 9.5% respectively. The pie chart alongside presents a clear and full picture.

For the last few years we have received Charity Navigator’s 4-Star rating award - an independent evaluation differentiating organizations which execute their missions in a fiscally responsible way. AIF ranked in the top ten percent in allocation of resources. For AIF, this ratio relationship is a rule rather than an exception. Except for essential expenses for administration and fundraising, every dollar is utilized for the benefit of those marginalized.

We have to increase our donor base to sustain these programs. We have revamped our website to make it easier for donors to understand our work and support us. We urge you to visit our website www.aif.org and ask your friends and relatives to visit too.

Let me conclude with the words by John Bunyan “He who bestows his goods upon the poor, shall have as much again, and ten times more.”

In the service of mankind,

Neil Lachman, CPA
Chief Financial Officer
FINANCIALS
continued...

NINE YEAR REVENUE AND EXPENSES

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<th>FINANCIAL YEAR</th>
<th>INCOME</th>
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<td>2002</td>
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<td>$3,397,630</td>
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<td>2006-07</td>
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<td>2010</td>
<td>$6,121,050</td>
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FINANCIAL YEAR 2009 - 2010 BALANCE SHEET

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<td>receivables</td>
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<td>other assets</td>
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<td>total assets</td>
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<tr>
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<td>other payable</td>
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<td>unrestricted net assets</td>
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<td>$6,112,365</td>
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<tr>
<td>total liabilities and net assets</td>
<td>$7,257,045</td>
<td>$8,997,041</td>
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</table>

GRAPH
CHAPTER LEADERSHIP

Boston Leadership Council
Ambari Srinivasulu and Nihalika Bhaktavatsala
Amrit and Reema Chandra
Parmesh and Nirmala Garmella
Ravi and Kavitha Marthi
Brian J. C. Pereira, MD and Sunila Pereira, MD
Amar and Deepika Sawhney
Raj and Nalini Sharma
Venkata Narayana and G. Prasad
Ganesh Venkataraman and Uma Sundaram

Chicago Leadership Council
Anu and Arjun Aggarwal
Sangita and Sanjiv Anand
Bulbul and Vimal Bahuguna
Michael Berger
Seema and Raj Bhattia
Terry Brady
Paramjit Chopra
Bima Chopra
Rajeev Chadha
Elissa Hamid Efroymson and Adinaan Hamid
Nita and Mukesh Gargwal
Shivan Ganju
Biru and Sukhjit Gill
Ankur Gupta
Anjali Gurnani and Shambhu Abraham
Dikap Jain
Sudhi and Rajeev Moorthy
Rittu and Rashmi Moorthy
Nitin and Malini Rashri

New York Leadership Council
Aish Sinha and Rashmi Singh (YP)

San Francisco Leadership Council
Mehul Patel
Anuja and Kunal Pednekar
Sudha and Pravin Mody

Chicago Junior Leadership Council
Mahinder Tak
Geoffrey Stewart
Ron Somers
Sudhakar Shenoy

Washington DC Leadership Council
Sumit and Jagdeep Batra

Southern California Leadership Council
Raj and Hema Kalyanand
Neeti Khattar and Rajesh Gupta
Adhavan and Chandra Manickam
Nilesh and Chetna Naik
Paul and Geetha Pandian

Southern California Junior Leadership Council
Vijay Murugappan

AIF PEOPLE continued...
AIF PEOPLE
continued...

STAFF

US - New York
Sanjay Sinha, Chief Executive Officer
Nandini Ansari, Senior Operations Manager
Patrick DiStefano, Communications Officer
Bhupendra Jadav, Accounts Manager

US - Bay Area
Ethan Veneklasen, Executive Director, West Coast
Bhawna Chawla, Program Coordinator, Education
Luc Pacheco, Program Assistant
Poonam Singh, Coordinator, AIF Clinton Fellowship for Service & Young Professionals

India
Tarun Vij, Country Director
Meenu Anand, Administration Officer
Roopak Chauhan, Training Coordinator, Digital Equalizer
Mrinalika Dhapola, State Program Manager, Punjab, Digital Equalizer
Khaskaran Dheensawahl, Regional Coordinator, Tamil Nadu, Digital Equalizer
Priyamjana Gholi, Program Manager, AIF Clinton Fellowship for Service
Swati Jha, Program Manager, Digital Equalizer
Charu Johri, Senior Manager, Public Health
Swarna Kapoor, State Program Manager, Andhra Pradesh, Digital Equalizer
Ritu Katheria, Account Officer
Santosh Kumar, Regional Coordinator, Punjab, Digital Equalizer
Kamini Masih, Accounts Officer
Umaakant Mithila, Regional Coordinator, Orissa, Digital Equalizer
Chandan Mallal, Coordinator, Donor Relations, Digital Equalizer
Prabhakar, Program Manager, Education
Lalith Prasad, State Program Manager, Karnataka, Digital Equalizer
Rajesh Rajpriya, Office Assistant
Namrant Manat, Director, Livelihoods
Smita, Director, Livelihoods
Sarika Saluja, Program Officer, Livelihoods
Subrat Sarkar, State Program Manager, Orissa, Digital Equalizer
R. Satyanarayana, Regional Coordinator, Karnataka, Digital Equalizer
Gurvinder Singh, Senior Manager, Finance & Administration
Sachin Soni, Manager, Communications & AIF Clinton Fellowship for Service
J. Sundararajalan, Director, Digital Equalizer
Shikha Thaman, Program Manager, Livelihoods

Senior Advisors
Neil Lachman, Chief Financial Officer (New York)
Anjali Sharma, Chairperson, Philanthropic Engagement (New York)

Advisors
DP Ahuja, Workplace Giving & Individual Giving Advisor (New York)
Harish Bhandula, Senior Advisor (India)
Sital Jain, Real Estate & Administration Advisor (New York)
Ajit Kohli, Disaster Relief & Rehabilitation Advisor (New York)
Srinivas Murthy, Livelihood & IT Advisor (New York)

Consultants
Tahmina Ali, Administrative Support (New York)
Mr. Dayaram, Former Chief Consultant, Alternative Schooling for Sarva Shiksha Abhiyan, Education (India)
Eduljee, MAST (India)
EzVidya, Digital Equalizer (India)
Sanjay Gupta, SWACHH Project, Livelihoods (India)
Mayuri Verma, Development Consultant (New York)
Network of Enterprising Educational Ventures (NEEV), Education (India)
Chand Niranjan, Creative Services (New York)
Azad Oommen, Communications Consultant (California)
Nicole Patel, Chicago Chapter Consultant (Chicago)
PRAXIS, William J. Clinton Fellowship for Service in India (India)
Venkatesh Ragahavendra, Chapter Cultivation and Livelihoods Consultant (New York)
Payal Rajpal, Communications Consultant (India)
Geetika Shukla, Digital Equalizer Consultant (California)
Prof. Ravi Srivastava, Chair, Centre for the study of regional development, JNU; Education (India)

Interns and Volunteers 2009-10
Aditi Aroor (New York)
Amishree Basarirlee (New York)
Zoish Bengali (New York)
Kritika Kailash (California)
Aravika Khosla (India)
Kunal Patilak (California)
Mehr Singh (India)

Pro Bono Legal Services
Geoffrey Stewart, Esq., , Partner, Jones, Day, Reavis & Pogue (New York)
Anonymous
Ansonia Ervil Charitable Fund
Anura, Monica K.
Arora, Santu
Awwal, Asha
Babu, Guy
Bakar, Rene and Carolyn
Bannister, Aneel Ha.
Banele, Tony
Belkin Barrier Weng & Goldman, LLP
Bennet, Stanley F. and Sophie
Best Buy Purchasing LLC
Bhattachary, Neal A.
Bhattachrya, Anu
Bhandula, Harish and Seema
Bhadkamkar, Neal A.
Best Buy Purchasing LLC
Bhaskar, Muralee and Geetha
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